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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re application of: Delurgio et al.

Attorney Docket No.: DEM1P004

Application No.: 09/741,957

Examiner: Colbert, Ella

Filed: December 20, 2000

Group: 3694

Title: FINANCIAL MODEL ENGINE

Confirmation No.: 7258

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**FILED VIA EFS****January 16, 2008**

Dear Sirs:

**INFORMATION DISCLOSURE STATEMENT FILED**  
**UNDER 37 C.F.R. §§ 1.56 AND 1.97(b)**

Pursuant to 37 C.F.R. § 1.56, Applicants bring the following documents to the Examiner's attention in the referenced application.

Citation of the above documents shall not be construed as an admission that the documents are necessarily prior art with respect to the referenced application. Furthermore, citation of the above documents shall not be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

\_\_\_\_ 37 C.F.R. § 1.97(b). This Information Disclosure Statement is: (i) filed within three (3)

months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits or, (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement.

37 C.F.R. § 1.97(c). This Information Disclosure Statement is filed after the period specified in C.F.R § 1.97(b), but is believed to be filed before the mailing date of either (i) a final action under § 1.113 or, (ii) a notice of allowance under § 1.311.

A certification pursuant to 37 C.F.R. §1.97(e) or

A Credit Card Authorization for the fee under 37 C.F.R. § 1.17(p).

If the Examiner has any questions or comments with respect to the present application, the Examiner is respectfully invited to telephone the undersigned at (925) 570 8198. The Commissioner is authorized to charge any additional fees that may be due or credit any overpayment to our Deposit Account No. 50-2766 (Order No. DEM1P004).

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Respectfully submitted,

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